



**IT IS ORDERED as set forth below:**

**Date: April 25, 2022**

*Paul Baisier*

**Paul Baisier  
U.S. Bankruptcy Court Judge**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

IN RE:	)	CASE NO.: 18-67543-PMB
	)	
DANA MICHELLE VALORIE CALHOUN	)	CHAPTER 13
	)	
Debtor.	)	

**AMENDED AND RESTATED ORDER GRANTING DEBTOR'S  
MOTION TO INCUR DEBT**

THIS CORRECTIVE ORDER IS ENTERED TO AMEND AND RESTATE THE ORDER ENTERED IN THIS CASE ON DECEMBER 17, 2021 (DOC. NO. 58). AT THE DATE OF THIS CORRECTIVE ORDER, NO REFINANCE HAS YET OCCURRED AND NONE IS LIKELY, RENDERING THE ORDER OF LIMITED APPLICABILITY. THE PRIOR ORDER ERRONEOUSLY OMITTED LANGUAGE WHICH HAD BEEN APPROVED BY AND INTENDED BY THE PARTES.

1. Debtor filed her *Motion to Incur Debt* on November 18, 2021 (Doc No. 55). Debtor filed a *Supplemental Motion to Incur Debt* (Doc No. 57) with additional factors describing the proposed refinancing on December 8, 2021 (hereinafter collectively described as the “Motion”). Upon proper notice of hearing, the Court held a hearing on the Motion on December 16, 2021.
2. No parties filed any opposition and counsel for the Chapter 13 Trustee did not oppose the Motion.

Accordingly, it is

**ORDERED** that the Motion is granted. Debtor is authorized to refinance her residence with a loan of no more than \$162,800.00, with an interest rate of 3.5% or less, and a new monthly mortgage payment not to exceed \$1,100.00 per month (for the principal and interest portion). It is further

**ORDERED** that of the approximate expected net cash proceeds of \$60,000.00, the closing firm shall remit \$21,500.00 directly to the Chapter 13 Trustee to be pay off the Debtor’s case in full, with any overage to be refunded to the Debtor. The closing firm shall remit the balance of the net refinance proceeds directly to the Debtor to make the necessary improvements to her home as described in the Motion. It is further

**ORDERED** that Debtor’s counsel will serve a copy of this Order on the closing firm and a copy of the closing settlement statement shall be provided to the Chapter 13 Trustee within 20 days of the refinance.

**END OF DOCUMENT**

Prepared by:

/s/        
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No opposition by:

      /s/      with express permission        
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